

Adult	Any person over the age of 18 years.
Adult with care and support needs	A person over the age of 18 years who has a need for care and support. Depending on the context, this could be an adult receiving a particular care and support service, or an adult who has such needs but are not receiving a service (for example, someone coming forward for an assessment).
Arrangement fee	When KCC arranges care and support for people who have over the upper capital limit, the person will be charged a flat arrangement fee (charged weekly) in order to pay for the administration associated with accessing care through KCC (fee applies only to home care and other non-residential care arrangements).
Capital	<p>A capital asset is normally defined as belonging to the person in whose name it is held, the legal owner.</p> <p>In general, it refers to financial resources available for use and tends to be from sources that are considered more durable than money in the sense that they can generate a return.</p> <p>The following list gives examples of capital. This list is intended as a guide and is not exhaustive:</p> <ul style="list-style-type: none"> <li>(a) buildings</li> <li>(b) land</li> <li>(c) National Savings Certificates and Ulster Savings Certificates</li> <li>(d) Premium Bonds</li> <li>(e) stocks and shares</li> <li>(f) capital held by the Court of Protection or a Deputy appointed by that Court</li> <li>(g) any savings held in:             <ul style="list-style-type: none"> <li>(i) building society accounts</li> <li>(ii) bank current accounts, deposit accounts or special investment accounts. This includes savings held in the National Savings Bank, Girobank and Trustee Savings Bank.</li> <li>(iii) SAYE schemes</li> <li>(iv) unit trusts</li> <li>(v) co-operatives share accounts.</li> <li>(vi) cash</li> </ul> </li> </ul>

	h) trust funds ref CASS
Capital limits	<p>Determines the extent to which a person with eligible needs could be charged for care and support in relation to their savings and other forms of assets. <u>See Upper Capital Limits and Lower Capital Limits below.</u></p> <p>Between the upper and lower capital limits, person will pay what they can afford from their income plus means tested contribution from their assets. (See Tariff Income below).</p>
Care and support	<p>The mixture of practical, financial and emotional support for adults who need extra help to manage their lives and be independent – including older people, people with a disability or long-term illness, people with mental health problems, and carers. Care and support includes assessment of people’s needs, provision of services and the allocation of funds to enable a person to purchase their own care and support. It could include care home, home care, personal assistants, day services, or the provision of aids and adaptations.</p>
Care and Support Plan	<p>Sets out how a person’s eligible needs are going to be met and provides information about care and support needs which are not eligible and contingency arrangements if circumstances change. Plan regularly reviewed.</p>
Carer	<p>Someone who provides unpaid support to an adult such as a family member, friend, or neighbour, who is ill, struggling or disabled and could not manage without this help.</p>
Care Plan	<p>Sets out how a carers eligible needs are going to be met and provides information about care and support needs which are not eligible.</p>
Child or young person in transition	<p>Anyone who is likely to have needs for adult care and support after turning 18</p>
Complaints	<p>A person may wish to make a complaint about any aspect of the financial assessment or how a local authority has chosen to charge. A local authority must make clear what its complaints procedure is and</p>

	provide information and advice on how to lodge a complaint.
Debt recovery	<p>The legal power under the Care Act 2014 for the recovery of any debts that may have accrued as a result of a local authority meeting a person's eligible care and support needs.</p> <p>Where a person has accrued a debt, a local authority should consider whether this was a deliberate avoidance of payment or due to circumstances beyond the person's control.</p> <p>Local authorities consider the full range of options available to recover the debt (if appropriate) and how different approaches might impact on a person's wellbeing, in line with a local authority's general duty to promote a person's wellbeing.</p>
Deferred payment	<p>People entering a care home can defer paying for their care costs, meaning they should not have to sell their home in their life time. A deferred payment agreement enables a local authority to claim the cost of their care through selling the persons home or other security at a later date.</p>
Deprivation of assets	<p>Refers to where a person intentionally deprives or decreases their overall assets (income or capital) in order to reduce or avoid the amount they are charged towards their care. If a person deliberately tries to avoid care and support costs through deprivation of assets, the local authority may charge the person as if they still possessed it.</p> <p>Deliberate deprivation may occur when someone <b>knows</b> that they have a care and support need that they would be charged for, and reduces their assets in order to avoid those charges.</p>
Direct Payment	<p>Payments made directly to someone in need of care and support by their local authority to allow the person greater choice and flexibility about how their care is delivered. Maybe payable to an "authorised person" if person lacks capacity to consent and manage the</p>

	payment.
Disregard	In a financial assessment, income and capital must be disregarded (ignored) in certain circumstances.
Domiciliary care	Also known as home care or non-residential care, it enables people to remain independent and living in their own home.
Duty	This is something that the law says that someone (in this case, usually a local authority) must do, and that if they do not follow, may result in legal challenge.
Financial advice	A broad spectrum of services whose purpose is to help people plan, prepare and pay for their care costs.
Financial Agent	A nominated person acting on behalf of a person (with capacity) in relation to their financial matters.
Financial Assessment	An assessment of a person's resources that will calculate how much they will contribute towards the cost of their care. This covers both a person's income and capital.
Full-coster	<p>When a person has over the upper capital limit or income higher than the cost of the care, has asked the local authority to make the arrangements and contract direct with a provider on their behalf.</p> <p>The local authority will pay the provider/s then charge the person the full cost of the care.</p>
Income	<p>Includes earnings, benefits, pensions and payments from financial products. Most types of income are taken into account in determining what an individual would be charged.</p> <p>Income will always be taken into account unless it is disregarded under the regulations. Income that is disregarded will either be partially disregarded or fully disregarded.</p>
Light-touch financial	The main circumstances in which a local authority <u>may</u> consider carrying out a light-touch financial

<p>assessments</p>	<p>assessment are:</p> <p>a) Where a person has significant financial resources, and does not wish to undergo a full financial assessment for personal reasons, but wishes nonetheless to access local authority support in meeting their needs.</p> <p>b) Where the local authority charges a small or nominal amount for a particular service (for example, for subsidised services) which a person is clearly able to meet and would clearly have the relevant minimum income left, and carrying out a full financial assessment would be disproportionate.</p> <p>c) When an individual is in receipt of benefits which demonstrate that they would not be able to contribute towards their care and support costs. This might include income from Jobseeker's Allowance.</p> <p>Where a person does not agree to the charges that they have been assessed as being able to afford to pay under this route, a full financial assessment may be needed.</p> <p>Also see Financial Assessment</p>
<p>Lower Capital Limit</p>	<p>A person with assets below this amount will not have to contribute to the cost of their care and support from their capital, they will only be charged what they can afford from their income. For 2018-19 the lower capital limit level is £14,250.</p>
<p>Minimum Income Guarantee (MIG)</p>	<p>When an adult contributes towards the cost of their care and support, they must still be left with a certain amount of money for themselves after the local authority has charged them.</p> <p>The Minimum Income Guarantee is the weekly minimum income someone must be left with after charging in all settings (other than a care home-see Personal Expenses Allowance below) to cover their living costs.</p> <p>The amounts are set out in regulations and are based on income support plus 25%</p>

Needs Assessment	This is what a local authority does to find out the information so that it can decide whether a person needs care and support to help them live their day-to-day lives. A carer can also have an assessment.
Personal Expenses Allowance (PEA)	When an adult contributes towards the cost of their care and support, they must still be left with a certain amount of money for themselves after the local authority has charged them. The PEA is the weekly minimum amount of income someone (resident) must be left with in a care home. The amount is set out in regulations made under section 14 (7) of the Care Act 2014. Intended to allow residents to have money for personal use. Neither local authorities or providers have the authority to require residents to spend the PEA in particular ways.
Personal Budget	<p>This is a statement that sets out the cost to the local authority of meeting an adult's or carers eligible care needs. It includes the amount that the adult must pay towards that cost themselves (on the basis of their financial assessment), as well as any amount that the local authority must pay.</p> <p>Regulations set out the cases or circumstances where the costs of meeting the needs for care and support, do not have to be incorporated into the personal budget e.g. provision of intermediate care and reablement services.</p>
"Qualifying relative"	<p>Defined in the Care Act 2014: where a person no longer occupies their former home (i.e. living permanently in a Care Home) but it is occupied in part or whole as their main or only home by any of the people listed below, the mandatory disregard only applies where the property has been continuously occupied since before the person went into a care home:</p> <ul style="list-style-type: none"> <li>(i) the persons partner, former partner or civil partner, except where they are estranged</li> <li>(ii) a lone parent who is the person's estranged or divorced partner;</li> <li>(iii) a <i>relative</i>* of the person or member of the person's family who is either:</li> </ul>

	<p>1) aged 60 or over                  2) is a child of the resident aged under 18                  3) is incapacitated</p> <p>*The Care and Support Statutory Guidance provides a list which defines a <i>relative</i>.</p>
Self-funder	<p>Someone who can afford to pay for his or her own care and support in full, so makes their own arrangements with regard to contracting and paying for their care- does not receive financial help from the local authority because they have over the upper capital limit or income higher than the cost of the care.</p>
Tariff income	<p>A means of working out what a person can afford to contribute from their assets between the lower and upper capital limits. It assumes that for every £250 worth of assets the person has above the lower capital limit they can afford to pay £1 per week towards the cost of their care and support.</p>
Top up	<p>Where the care planning process has determined that a person's needs are best met in a care home, the local authority must provide for the person's preferred choice of accommodation ensuring that at least one option is available and affordable within a person's personal budget.</p> <p>However, when a person chooses an alternative option that is a more expensive, a third party must be willing and able to pay the additional cost (top-up payment), understand the expected length of time of that commitment and the consequences of ceasing to do so.</p>
12-week property disregard	<p>Its purpose is to prevent people from being forced to sell their home at a time of crisis.</p> <p>A local authority must disregard the value of a person's main or only home for 12 weeks in the following circumstances:</p> <p>(a) when they <u>first enter</u> a care home as a permanent resident                  (b) when a property disregard other than the 12-week property disregard unexpectedly ends because the</p>

	<p>qualifying relative has died or moved into a care home</p> <p>In addition, a local authority has discretion to choose to apply the disregard when there is a sudden and unexpected change in the person’s financial circumstances. In deciding whether to do so, the local authority will want to consider the individual circumstances of the case.</p>
<p>Upper Capital limit</p>	<p>A person with assets above this amount is not eligible for local authority financial support. For 2018-19 the upper capital limit level is £23,250.</p>
<p>Wellbeing Charge</p>	<p><b>KCC commissioned Extra Care Services only)</b></p> <p>The Wellbeing Charge is a contribution that tenants living in extra care settings make towards the cost of the background 24-hour support that is available in the event an emergency that occurs. Everyone who enters an extra care scheme to be advised of the Wellbeing Charge.</p> <p>The Wellbeing Charge is NOT part of someone’s personal care package, however the charge will be considered as part of the assessed charge for the care packages (if they have one), and therefore the assessed contribution will only include one financial contribution towards the cost of the care package together with the Wellbeing Charge.</p> <p>Direct Payments cannot be used only for the Wellbeing Charge.</p> <p>See Wellbeing Charge Practice Guidance (Extra care settings) on KNet Adult Social Care policies, documents and templates area for full details.</p>